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SACRAMENTO LOCAL AGENCY FORMATION COMMISSION

June 23 1976

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TO: Local Agency Formation Commission

FR: Executive Officer

RE: Comparative Homeownership Cost

Cost of living Housing  
Housing Ownership Sacramento Co.

The attached material was researched and prepared as base data for the sphere of influence study and as a test of the methodology used to make a comparison of homeownership costs between various geographical areas of the County.

It is presented for information purposes only. No action is required from your commission.

The most striking fact that has emerged from the data array is that the total support costs of homeownership do not vary significantly from place to place within the county. The widest variation from the county wide average is 14% which, in the case of the model house and family used, amounts to about \$20 per month on a house payment of \$367.00.

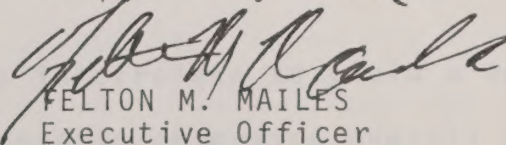
This data may not be validly used to estimate support costs for a specific family in a specific house. Such an estimate would require that the specific house and family be computed by the method used here. However, the comparison of costs between geographical areas appears to be valid.

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Respectfully submitted

  
FELTON M. MAILES  
Executive Officer

FMM:jp

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## COMPARATIVE HOMEOWNERSHIP COST

The information presented here was developed as a tool to help in the completion of the Sphere of Influence Study required by State law.

A very basic factor in the examination of governmental structure is the cost of municipal services as they may or may not be provided by various combinations of public and private vendors and through self help. Since no area in the State of California has no local service structure, the reorganization of service structure strongly implies a change from one pattern of municipal service provision to another. The opportunity to build a service structure from scratch does not, therefore, exist. Opportunities to improve service structure are limited to rearranging vendor patterns or adding to existing patterns. Thoughtful decisions effecting structure must be based on, among other things, a comparison and examination of existing service patterns as those patterns generate costs.

The information in this report was developed to help answer such questions as:

- Is there a consistent relationship between service pattern and cost?
- What patterns tend to be high-cost and low-cost?
- Is any particular portion of the County significantly higher or lower in cost than the remainder of the County?
- How do various cost factors interrelate to yield a net cost?
- Are there key items which tend to determine overall costs?

- What portion of the total current cost of residential property is attributable to taxes, and service changes?
- To what extent is the net cost affected by State and Federal income tax rules?

A secondary purpose of the study is an examination and empirical test of the validity of certain commonly accepted statements of conventional wisdom such as:

- "It costs more to own a house in the city than it does in the country."
- "Raising the service level raises the cost."
- "It's cheaper to own a house than to rent it."
- "'Less' local government is cheaper than 'more' local government."
- "The biggest extra cost involved in owning a house is the taxes."

#### METHODOLOGY

A. Tax code areas were selected county wide as being fairly representative of the communities and/or neighborhoods in which the tax code areas were located. Twenty-nine code areas were used.

B. A hypothetical house, fairly typical of an "average" single family dwelling was developed.

C. A hypothetical family of four with an annual gross income of \$14,157 was placed in the house.

D. The family, the house, and the income were then superimposed on each of the twenty-nine areas.

E. State and Federal income tax was then computed for the family for each of the twenty-nine areas based on income tax rules for the deduction of local taxes.

F. All information was then compiled in a comparative summary.

Certain assumptions were made as a basis for comparison and computation; these were:

1. The house and family would be required to pay all taxes legally owed.

2. Various costs would have to be paid regardless of whether the service was tax-supported or not. These included water, sewer and garbage collection.

3. If the hypothetical family, income, house, or tax return were atypical in some detail, validity of the work would not be significantly affected providing that the atypical detail were applied consistently to all sample areas.

4. All individual cost items that are practical as well as legal necessities should be included, such as fire insurance and telephone.

5. Landlords would claim local taxes as a business expense for Federal and State income tax purposes leaving only the State renters credit for the tenant to deduct for income tax purposes.

6. Validity would be better preserved by eliminating from consideration those cost items that are purely optional with the property owner such as landscaping, routine property maintenance, and swimming pools.

## The Hypothetical House

### Characteristics:

3 Bedrooms  
2 Bathrooms  
Family Room  
Living Room  
Kitchen  
2-Car Garage  
Forced Air Heating  
Forced Air Conditioning  
Dining Area or Nook  
One Story  
Standard Plumbing  
Standard Wiring  
Gas Heating  
Gas Water Heating  
Gas Cooking  
Gas Clothes Drying  
Electric Lighting  
Electric Refrigerator  
Electric Freezer  
Electric Washing Machine  
Electric Air Conditioning  
Electric common small appliances  
Garbage Pick-up 2 cans weekly  
Market Value = \$35,000/ monthly payment principal  
and interest - \$231.00  
Assessed Value = \$8,750  
Land = 1,750  
Imprts = 6,550  
Personalty = 450  
Home Own.Exemp = 1,750  
Taxable A.V. L.P.I. = \$7,000  
Taxable A.V. L.I. = \$8,300  
Taxable A.V. L. = \$1,750  
Full replacement fire insurance  
One Phone

## The Hypothetical Family

### Characteristics:

Mother - Father - Two Minor Children

Annual Family Income - \$14,157

90% mortgage at 8% for 30 years

Standard IRS deductions

Tax liability to IRS without property taxes \$1206

Tax liability to IRS with property taxes - \$ varies

Tax liability to FTB without property taxes \$159

Tax liability to FTB with property taxes - \$ varies

IRS tax advantage - \$ varies

FTB tax advantage - \$ varies

The Communities

Tax Code Areas

Services and Costs:

Tax Code Area \_\_\_\_\_

Common Name \_\_\_\_\_

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water					
Sewerage					
Storm Drainage					
Police Protection					
Traffic Control					
Streets & Roads					
Fire Protection					
Fire Insurance					
Parks & Recreation					
Garbage					
Tree Maintenance					
Clipping Removal					
Library					
School's Total					
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					

TOTALS

Offset IRS tax advantage {  
Offset FTB tax advantage {

## Findings - General

### FIRE

Fifteen fire districts and two city fire departments serve the 29 tax code areas. Tax rates range from a low of \$0.38 (Isleton) to a high of \$1.71 (Fruitridge)

ISO ratings range from a low of 3 to a high of 8. The cost of fire insurance, which is directly related to the ISO rating, ranges from \$186 to \$253 per year.

### PARKS AND RECREATION

12 park districts and 4 city park departments serve the representative communities. Tax rates ranged from a low of \$.04 (Elk Grove) to a high of \$0.84 (Southgate) in the districts.

### WATER PURVEYORS

14 water purveyors serve the communities under study. Service charges ranged from a low of \$1.36 (Citizens Utility) to a high of \$6.40 (Elk Grove) per month. Our estimated cost based on Environmental Impact Report data, to maintain and operate a private well is \$8.33 per month. Three districts levy a property tax in addition to or instead of a service charge. The Rio Linda County Water District has both a tax rate and a service charge; the San Juan Suburban Community Service District levies a \$0.25 tax rate instead of a service charge; and the Arden Park Vista Water Maintenance District levies a \$0.66 tax rate. In each case where a water purveyor has established a tax rate it has been applied to the assessed valuation to annualize the cost. Then it has been divided by twelve to determine the monthly rate.

### SCHOOLS

7 school districts cover the 29 tax code areas. Combined tax rates range from \$4.90 in the Delta to \$7.27 in Del Paso Heights.

Following is an alphabetical listing of the various communities surveyed, their respective tax code areas and relevant information on local governmental and private agencies servicing the selected communities under study

# Tax Code Areas

## Services and Costs:

Tax Code Area 54-015  
Common Name Arcade

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Arcade		2.50	30.00	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Arcade	1.2180		85.26	85.26
Fire Insurance				186.00	
Parks & Recreation	Fulton-ElCamino	.6500		45.50	45.50
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library		.2300		16.10	16.10
School's Total	All agcys	6.35		444.78	444.78
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	Amer.Riv.#1	.1470		10.29	10.29
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					

TOTALS

Offset IRS tax advantage	( 154 )	
Offset FTB tax advantage	( 37 )	
Net annual cost	1633.00	÷ 12 = 136.08
Renter Credit \$45.00	1779.43	÷ 12 = 148.29

TAX CODE AREA: 54-015

COMMUNITY Arcade

FIRE

Arcade Fire Dist. Tax Rate \$ 1.218

Ranking: High 6 Low 15 ISO Rating: 3/5

Cost of Fire Insurance \$ 186.00 - \$207.00

PARKS AND RECREATION

Fulton-El Camino Park Dist. Tax Rate \$ 0.65

Ranking: High 4 Low 10

WATER

Arcade County Water Dist. Monthly Service Charge \$ 2.50

Ranking: High 9 Low 10

SCHOOLS

San Juan Unified School Dist. Operating Tax Rate \$ 4.904

Total Tax Rate \$ 6.35 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-015 is 3.6 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1633. The annual difference is \$ 61.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 54-129  
Common Name Arden

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Arden-Cordova		3.50	42.00	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Arden	1.0340		72.38	72.38
Fire Insurance				186.00	
Parks & Recreation	Arden Manor	.6720		47.04	47.04
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys	6.3540		444.78	444.78
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					

TOTALS		12.9790	59.76	1814.80	911.68
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Offset IRS tax advantage	( 150 )
Offset FTB tax advantage	( 36 )

Net annual cost	1628.00	÷ 12 = 135.66
Renter Credit \$45.00	1769.80	÷ 12 = 147.48

TAX CODE AREA: 54-129

COMMUNITY Arden

FIRE

Arden Fire Dist. Tax Rate \$ 1.034

Ranking: High 10 Low 15 ISO Rating: 4/9

Cost of Fire Insurance \$ 186.00 - \$301.00

PARKS AND RECREATION

Arden Manor Park Dist. Tax Rate \$ 0.672

Ranking: High 3 Low 12

WATER

Arden-Cordova Water Service. Monthly Service Charge \$ 3.50

Ranking: High 7 Low 10

SCHOOLS

San Juan School Dist. Operating Tax Rate \$ 4.904

Total Tax Rate \$ 6.35 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-129 is 3.9 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1628.00. The annual difference is \$ 66.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Findings by Neighborhood/ Tax Code Areas

## Services and Costs:

Tax Code Area 54-304  
Common Name Carmichael

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Carm.I.D.		5.29	63.48	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Carm.F.D.	1.1980		83.86	83.86
Fire Insurance				186.00	
Parks & Recreation	Carmichael	.6000		42.00	42.00
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All Agcys.	6.3540		444.78	444.78
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		13.0710	61.95	1847.52	918.12

Offset IRS tax advantage ( 151 )  
Offset FTB tax advantage ( 36 )

Net Annual Cost 1661.00 ÷ 12 = 138.42  
Renter Credit \$45.00 1802.52 ÷ 12 = 150.21

TAX CODE AREA: 54-304

COMMUNITY Carmichael

FIRE

Carmichael Fire Dist. Tax Rate \$ 1.198

Ranking: High 7 Low 14 ISO Rating: 4

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Carmichael Park Dist. Tax Rate \$ 0.60

Ranking: High 6 Low 12

WATER

Carmichael Irrigation Dist. Monthly Service Charge \$ 5.29

Ranking: High 4 Low 10

SCHOOLS

San Juan School Dist. Operating Tax Rate \$ 4.904

Total Tax Rate \$ 6.354 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-304 is 1.95 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1661.00. The annual difference is \$ 33.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Findings by Neighborhood/Tax Code Areas

## Services and Costs:

Tax Code Area 54-440

Common Name Citrus Heights

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	San Juan	.2500		17.50	17.50
Sewerage	Sacto Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Ct.Hts.	.9730		68.11	68.11
Fire Insurance				207.00	
Parks & Recreation	Sunrise	.5600		39.20	39.20
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All Agcys.	6.3540		444.78	444.78
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary	Sylvan	.0210		1.47	1.47
Other Water					
Other Costs					

TOTALS

13.0770 56.26 1800.66 918.54

Offset IRS tax advantage { 163 }  
Offset FTB tax advantage { 38 }

Net Annual Cost 1599.00 + 12 = 133.25  
Renter Credit \$45.00 1755.66 + 12 = 146.31

TAX CODE AREA: 54-440

COMMUNITY Citrus Heights

FIRE

Citrus Heights Fire Dist. Tax Rate \$ 0.973

Ranking: High 11 Low 15 ISO Rating: 5/9

Cost of Fire Insurance \$ 207.00-301.00

PARKS AND RECREATION

Sunrise Park Dist. Tax Rate \$ 0.56

Ranking: High 8 Low 12

WATER

San Juan Water (retail) Tax Rate \$ 0.25

Ranking: High        Low       

SCHOOLS

San Juan School Dist. Operating Tax Rate \$ 4.904

Total Tax Rate \$ 6.35 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-440 is 5.58 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1599.00. The annual difference is \$ 95.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 03-140  
Common Name Del Paso Heights

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	City	2.8000		196.00	196.00
Water	City		4.88	58.56	
Sewerage	Sac.Reg.	.2420	2.14	41.61	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage	City		4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys	7.27		508.90	508.90
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City	5%	(2.49)	29.88	29.88
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation	#1000	1.1580		81.06	81.06
Resources Conservation					
Cemetery					
Other Water					
Other Costs					
TOTALS		15.6170	60.73	2043.82	1133.22

Offset IRS tax advantage { 194 }  
Offset FTB tax advantage { 44 }

Net annual cost 1806.00 ÷ 12 = 150.49  
Renter Credit \$45.00 1998.82 ÷ 12 = 166.57

TAX CODE AREA: 03-140

COMMUNITY Del Paso Heights

FIRE

Sacramento City Dept. Fire City Dist. Tax Rate \$ 2.80

Ranking: High N/A Low N/A ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Dept. Park City Dist. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Sacramento City Water Dept.        Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Grant High School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 7.27 Ranking: High 1 Low 14

OTHER

COMMENTS:

Tax Code Area 03-140 is 6.75 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1806.00. The annual difference is \$ 112.00 (Above ~~Below~~) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 03-084  
Common Name Downtown Sacramento

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	City	2.8000		196.00	196.00
Water	City		4.88	58.56	
Sewerage	Sac. Reg.	.2420	2.14	45.77	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage			4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys	6.3790		446.53	446.53
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City	5%	(2.49)	29.88	29.88
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	Am.River	.0220		1.54	1.54
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		13.6900	60.73	1906.09	991.33

Offset IRS tax advantage ( 166 )  
Offset FTB tax advantage ( 38 )

Net Annual cost 1702.00 ÷ 12 = 141.83  
Renter Credit \$45.00 1861.09 ÷ 12 = 155.09

TAX CODE AREA: 03-084

COMMUNITY Downtown Sacramento

FIRE

Sacramento City Dept. City  
Fire Dist. Tax Rate \$ 2.80

Ranking: High N/A Low N/A ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Dept.  
Park Dist. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Sacramento City Water Dept. Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Grant High School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 6.379 Ranking: High 9 Low 14

OTHER

COMMENTS:

Tax Code Area 03-084 is .05 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1702.00. The annual difference is \$ 8.00 (Above ~~Below~~) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 51-106  
Common Name Elk Grove

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	E.G.Water Wrks		6.40	76.80	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Elk Grove	.8260		57.82	57.82
Fire Insurance				207.00	
Parks & Recreation	Elk Grove	.0400		2.80	2.80
Garbage	Ind. Disp.		3.25	39.00	
Tree Maintenance					
Clipping Removal					
Library	County	.2300		16.10	16.10
School's Total	All acys.	6.3670		445.69	445.69
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary	ElkGrove-Cosumnes	.440		3.08	3.08
Other Water					
Other Costs					
TOTALS		12.1960	61.91	1806.79	856.87

Offset IRS tax advantage { 138 }  
Offset FTB tax advantage { 28 }

Net annual cost 1641.00 ÷ 12 =  
Renter Credit \$45.00 1761.79 ÷ 12 = 146.82

TAX CODE AREA: 51-106

COMMUNITY Elk Grove

FIRE

Elk Grove Fire Dist. Tax Rate \$ 0.826

Ranking: High 13 Low 15 ISO Rating: 6

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Elk Grove Park Dist. Tax Rate \$ .04

Ranking: High 12 Low 12

WATER

Elk Grove Water Works. Monthly Service Charge \$ 6.40

Ranking: High 3 Low 10

SCHOOLS

Elk Grove Unified School Dist. Operating Tax Rate \$ 4.634

Total Tax Rate \$ 6.367 Ranking: High 10 Low 14

OTHER

COMMENTS:

Tax Code Area 51-106 is 3.1 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1641.00. The annual difference is \$ 53.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 93-006  
Common Name Elverta

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Private			100.00	
Sewerage	private			171.00	
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Elverta	.9430		66.01	66.01
Fire Insurance				253.00	
Parks & Recreation	County				
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys	6.8130		476.91	476.91
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		12.4330	57.61	2043.63	870.31

Offset IRS tax advantage	{ 142 }	
Offset FTB tax advantage	{ 35 }	
Net Annual Cost	1867.00	+ 12 = 155.55
Renter Credit \$45.00	1998.63	+ 12 = 166.55

TAX CODE AREA: 93-006

COMMUNITY Elverta

FIRE

Elverta Fire Dist. Tax Rate \$ 0.943

Ranking: High 12 Low 15 ISO Rating: 5/8

Cost of Fire Insurance \$ 207.00 - 253.00

PARKS AND RECREATION

unserved area Park Dist. Tax Rate \$ N/A

Ranking: High        Low        N/A

WATER

Private wells . Monthly Service Charge \$ 8.33

Ranking: High 7 Low 10

SCHOOLS

Grant High School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 6.81 Ranking: High 2 Low 14

OTHER

COMMENTS:

Tax Code Area 93-006 is 10.2 % (~~Above~~ ~~Below~~) the County-wide average. The Net total cost is \$ 1867.00. The annual difference is \$ 173.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# The Communities

## Tax Code Areas

### Services and Costs:

Tax Code Area 54-427  
Common Name Fair Oaks A

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	F.O. Irrig.		4.25	51.00	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Fair Oaks	1.2570		87.99	87.99
Fire Insurance				207.00	
Parks & Recreation	Fair Oaks	.6100		42.70	42.70
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys.	6.3540		444.78	444.78
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs	Str. Ltg. Main.	.0900		6.30	6.30
TOTALS		13.2300	60.51	1862.37	929.25
Offset IRS tax advantage { 195 }					
Offset FTB tax advantage { 37 }					
Net Annual Cost			1630.37	÷ 12 =	135.86
Renter Credit \$45.00			1817.37	÷ 12 =	151.45

TAX CODE AREA: 54-427

COMMUNITY Fair Oaks A

FIRE

Fair Oaks Fire Dist. Tax Rate \$ 1.257

Ranking: High 5 Low 15 ISO Rating: 6

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Fair Oaks Park Dist. Tax Rate \$ 0.61

Ranking: High 5 Low 12

WATER

Fair Oaks Irrigation Dist. Monthly Service Charge \$ 4.25

Ranking: High 6 Low 10

SCHOOLS

San Juan School Dist. Operating Tax Rate \$ 4.904

Total Tax Rate \$ 6.354 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-427 is 3.80 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1630.00. The annual difference is \$ 64.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 54-402  
Common Name Fair Oaks B

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	San Juan	.2500		17.50	17.50
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage					
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Fair Oaks	1.2570		87.99	87.99
Fire Insurance				207.00	
Parks & Recreation	Fair Oaks	.6130		42.91	42.91
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All Agcys	6.3840		446.88	446.88
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary	Fair Oaks	.0760		5.32	5.32
Other Water					
Other Costs					

TOTALS 13.2990 56.66 1821.00 934.08

Offset IRS tax advantage { 154 }  
Offset FTB tax advantage { 37 }

Annual Net Cost 1630.00 ÷ 12 = 135.83  
Renter Credit \$45.00 1776.00 ÷ 12 = 148.00

TAX CODE AREA: 54-402

COMMUNITY Fair Oaks B

FIRE

Fair Oaks Fire Dist. Tax Rate \$1.257

Ranking: High 5 Low 15 ISO Rating: 6

Cost of Fire Insurance \$207.00

PARKS AND RECREATION

Fair Oaks Park Dist. Tax Rate \$0.61

Ranking: High 5 Low 12

WATER

San Juan Suburban Water Dist. Tax Rate: \$ .2500

Ranking: High 1 Low 10

SCHOOLS

San Juan Unified School Dist. Operating Tax Rate \$4.904

Total Tax Rate \$6.354 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-402 is 3.80% Below the County wide average.

The net total cost is \$1630.00. The annual difference is \$64.00

Below the County wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 04-000  
Common Name Folsom-East

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	Folsom	1.8700		130.90	130.90
Water	City		4.88	58.56	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				207.00	
Parks & Recreation	City				
Garbage	City				
Tree Maintenance	City				
Clipping Removal	City				
Library	County	.2300		16.10	16.10
School's Total	All agcys.	5.2800		369.60	369.60
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					
TOTALS		11.8690	57.14	1726.66	833.98

Offset IRS tax advantage ( 132 )  
Offset FTB tax advantage ( 19 )

Net Annual Cost 1576.00 ÷ 12 = 131.33  
Renter Credit \$45.00 1681.66 ÷ 12 = 140.14

TAX CODE AREA: 04-000

COMMUNITY Folsom - East

FIRE

Folsom Fire Dept. City  
Fire Dist. Tax Rate \$ 1.87

Ranking: High N/A Low N/A ISO Rating: 4/6

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Folsom City Dept. City  
Park Dist. Tax Rate \$ N/A

Ranking: High N/a Low N/A

WATER

Folsom City Water Dept. Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Folsom-Cordova Unif. School Dist. Operating Tax Rate \$ 3.503

Total Tax Rate \$ 5.28 Ranking: High 13 Low 14

OTHER

COMMENTS:

Tax Code Area 04-000 is 6.95 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1576.00. The annual difference is \$ 118.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 004-006  
Common Name West Folsom

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	Folsom	1.8700		130.90	130.90
Water	San Juan Sub.	.2500	7.50	107.50	17.50
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				207.00	
Parks & Recreation	City				
Garbage	City				
Tree Maintenance	City				
Clipping Removal	City				
Library	County	.2300		16.10	16.10
School's Total	All agcys.	5.2800		369.60	369.60
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					

TOTALS 12.1190 59.76 1775.60 851.48

Offset IRS tax advantage { 136 }  
Offset FTB tax advantage { 25 }

Net annual cost 1615 + 12 = 134.58  
Renter credit \$45.00 1730.60 + 12 = 144.22

TAX CODE AREA: 004-006

COMMUNITY Folsom - West

FIRE

Folsom Dept.  
Fire Dist. Tax Rate \$ 1.87

Ranking: High N/A Low N/A ISO Rating: 6

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Folsom Park Dept.  
Dist. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

San Juan Suburban Water Dist. Tax Rate \$ .25

Ranking: High 1 Low 10

SCHOOLS

Folsom-Cordova Unified School Dist. Operating Tax Rate \$ 3.50

Total Rax Rate \$ 5.28 Ranking: High 13 Low 14

OTHER

COMMENTS:

Tax Code Area 004-006 is 4.65 % (~~ABOVE~~ Below) the County-wide average. The Net total cost is \$ 1615.00. The annual difference is \$ 79.00 (~~ABOVE~~ Below) the County-wide average of \$1694.00.

## Findings by Neighnorhood/Tax Code Areas

## Services and Costs:

Tax Code Area 79-031  
 Common Name Foothill Farms

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Cit. Util.		2.72bi/mo	16.32	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Ct.Hts.	.9730		68.11	68.11
Fire Insurance				207.00	
Parks & Recreation	Sunrise	.5600		39.20	39.20
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All Agcys.	6.7810		474.67	474.67
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		13.2330	57.62	1827.90	929.46

Offset IRS tax advantage { 174 }  
 Offset FTB tax advantage { 37 }

Net Annual Cost 1617.00 ÷ 12 = 134.75  
 Renter Credit \$45.00 1782.90 ÷ 12 = 148.58

TAX CODE AREA: 79-031

COMMUNITY Foothill Farms

FIRE

Citrus Heights Fire Dist. Tax Rate \$ 0.973

Ranking: High 11 Low 15 ISO Rating: 5/9

Cost of Fire Insurance \$ 207.00 - 301.00

PARKS AND RECREATION

Sunrise Park Dist. Tax Rate \$ 0.56

Ranking: High 8 Low 12

WATER

Citizen's Utility Water Service . Monthly Service Charge \$ 1.36

Ranking: High 10 Low 10

SCHOOLS

Grant High School Dist. Operating Tax Rate \$ 2.005

Total Rax Rate \$ 6.781 Ranking: High 4 Low 14

OTHER

COMMENTS:

Tax Code Area 79-031 is 4.55 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1617.00. The annual difference is \$ 77.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Findings by Neighborhood/ Tax Code Areas

## Services and Costs:

Tax Code Area 53-017  
Common Name Fruitridge Pocket

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Fruitridge Vista		3.25	39.00	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Fruitridge	1.7120		119.84	119.84
Fire Insurance				207.00	
Parks & Recreation	Co.Ser.Area #4	.3500		24.50	24.50
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.23		16.10	16.10
School's Total	All agcys.	6.4590		452.13	452.13
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					

TOTALS		13.4400	59.51	1865.07	943.95
Offset IRS tax advantage { 156 }					
Offset FTB tax advantage { 37 }					
Net Annual Cost				1672.00	÷ 12 = 139.33
Renter Credit	\$45.00			1820.07	÷ 12 = 151.67

TAX CODE AREA: 53-017

COMMUNITY Fruitridge Pocket

FIRE

Fruitridge Fire Dist. Tax Rate \$ 1.712

Ranking: High 1 Low 15 ISO Rating: 5

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

County Service Area #4 Park Dist. Tax Rate \$ 0.35

Ranking: High 11 Low 12

WATER

Fruitridge Vista Water Monthly Service Charge \$ 3.25

Ranking: High 8 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.942

Total Tax Rate \$ 6.459 Ranking: High 8 Low 14

OTHER

COMMENTS:

Tax Code Area 53-017 is 1.3 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1672.00. The annual difference is \$ 22.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# The Communities

## Tax Code Areas

### Services and Costs:

Tax Code Area 05-004

Common Name Galt

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	City	1.00		70.00	70.00
Water	City		4.00	48.00	
Sewerage	Galt Sanitary	1.0500		73.50	73.50
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	Galt	1.1400		79.80	79.80
Fire Insurance				207.00	
Parks & Recreation	City				
Garbage	Ind. Disp.		4.40	52.80	
Tree Maintenance	"				
Clipping Removal	"				
Library	County	.2300		16.10	16.10
School's Total	All Agcys	5.4190		379.33	379.33
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary	Galt-Arno	.0850		5.95	5.95
Other Water					
Other Costs					

### TOTALS

13.1690 58.11 1826.29 : 921.97  
 Offset IRS tax advantage { 150 }  
 Offset FTB tax advantage { 36 }

Renter Credit \$45.00 1635.29 + 12 = 136.27  
 1781.29 + 12 = 148.44

TAX CODE AREA: 05-004

COMMUNITY Galt

FIRE

Galt Fire Dist. Tax Rate \$ 1.14

Ranking: High 9 Low 15 ISO Rating: 6

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Galt City Dept. Park ~~Dist.~~ Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Galt City Water Dept.      Monthly Service Charge \$ 4.00

Ranking: High 4 Low 10

SCHOOLS

Galt High School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 5.419 Ranking: High 12 Low 14

OTHER

COMMENTS:

Tax Code Area 05-004 is 3.1 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1635.00. The annual difference is \$ 56.00 (~~Above~~ Below) the County-wide average of \$1694.00.

findings by Neighborhood/ Tax Code Areas

Services and Costs:

Tax Code Area 03-165  
Common Name Greenhaven

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	Sacramento	2.8000		196.00	196.00
Water	City		4.88	58.56	
Sewerage	Sac. Reg.	.2420	2.14	45.77	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage	City		4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys	6.4590		452.13	452.13
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City	5%	(2.49)	29.88	29.88
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	Area #4	.1250		8.75	8.75
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					

TOTALS		13.9230	60.73	1918.90	1004.14
Offset IRS tax advantage	{	138	}		
Offset FTB tax advantage	{	39	}		
Net Annual Cost			1741.00	÷ 12	= 145.08
Renter Credit		\$45.00	1873.90	÷ 12	= 156.16

TAX CODE AREA: 03-165

COMMUNITY Greenhaven

FIRE

Sacramento City Fire Dept. City Tax Rate \$ 2.80

Ranking: High        Low        ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Park Dept. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Sacramento City Water Dept. Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.94

Total Rax Rate \$ 6.459 Ranking: High 8 Low 14

OTHER

COMMENTS:

Tax Code Area 03-165 is 2.8 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1741.00. The annual difference is \$ 47.00 (Above ~~Below~~) the County-wide average of \$1694.00.

# Findings by NeighborhoodTax Code Areas

## Services and Costs:

Tax Code Area 01-003  
Common Name Isleton

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	Isleton	3.9500		276.50	276.50
Water	City				
Sewerage	City				
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				253.00	
Parks & Recreation	City				
Garbage	Camarillo		4.50	54.00	
Tree Maintenance	City				
Clipping Removal	Camarillo				
Library	County	.2300		16.10	16.10
School's Total	All agcys.	4.9310		345.17	345.17
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	Brannon-Andrus	1.3810		96.67	96.67
Reclamation	#407	1.4970		104.70	104.79
Resources Conservation					
Cemetery					
Other Water	No. Delta	.0500		3.50	3.50
Other Costs					
TOTALS		16.2860	54.21	2043.54	1140.02

Offset IRS tax advantage { 195 }  
Offset FTB tax advantage { 43 }

Net Annual Cost 1806.00 + 12 = 150.50  
Renter Credit \$45.00 1998.54 + 12 = 166.55

TAX CODE AREA: 01-003

COMMUNITY Isleton

FIRE

Isleton Fire Dist. City Tax Rate \$ 3.95

Ranking: High 15 Low 15 ISO Rating: 7

Cost of Fire Insurance \$ 253.00

PARKS AND RECREATION

Isleton City Park Dept. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Isleton City Water . Monthly Service Charge \$ N/A  
Ranking: High \_\_\_\_\_ Low \_\_\_\_\_  
(Cost of water included in city's  
tax rate of \$3.95)

SCHOOLS

River Delta School Dist. Operating Tax Rate \$ 3.555

Total Tax Rate \$ 4.931 Ranking: High 14 Low 14

OTHER

COMMENTS:

Tax Code Area 01-003 is 6.6 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1806.00. The annual difference is \$ 112.00 (Above ~~Below~~) the County-wide average of \$1694.00.

# Findings by Neighborhood/Tax Code Areas

## Services and Costs:

Tax Code Area 79-014  
Common Name North Highlands

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Arcade		2.50	30.00	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	No.Highlands	1.1880		83.16	83.16
Fire Insurance				205.00	
Parks & Recreation	No.Highlands	.6870		48.09	48.09
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys	6.7810		474.67	474.67
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs	Str.Lts.Co.	.0900		6.30	6.30
TOTALS		13.6650	59.16	1874.62	959.70

Offset IRS tax advantage { 180 }  
Offset FTB tax advantage { 28 }

Net Annual Cost 1667.00 ÷ 12 = 139.00  
Renter Credit \$45.00 1829.62 ÷ 12 = 152.47

TAX CODE AREA: 79-014

COMMUNITY North Highlands

FIRE

North Highlands Fire Dist. Tax Rate \$ 1.188

Ranking: High 8 Low 15 ISO Rating: 6

Cost of Fire Insurance \$ 205.00

PARKS AND RECREATION

North Highlands Park Dist. Tax Rate \$ 0.687

Ranking: High 2 Low 12

WATER

Arcade Water Dist. Monthly Service Charge \$ 2.50

Ranking: High 9 Low 10

SCHOOLS

Grant School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 6.781 Ranking: High 4 Low 14

OTHER

COMMENTS:

Tax Code Area 79-014 is 1.6 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1667.00. The annual difference is \$ 27.00 (~~Above~~ Below) the County-wide average of \$1694.00.

## Findings by Neighborhood/Tax Code Areas

## Services and Costs:

Tax Code Area 03-089Common Name North Sacramento

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	Sacramento	2.8000		196.00	196.88
Water	City		4.88	58.56	
Sewerage	Sac.Reg.Co.	.2420	2.14	45.77	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage	City		4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys.	6.3790		446.53	446.53
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City	.05	(2.49)	29.88	29.88
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					
TOTALS		13.7180	60.73	1904.55	990.67

Offset IRS tax advantage { 165 }  
 Offset FTB tax advantage { 37 }

Net Annual Cost 1703.00 + 142.00  
 Renter Credit \$45.00 1859.55 + 154.96

TAX CODE AREA: 03-089

COMMUNITY North Sacramento

FIRE

Sacramento City Dept. City  
Fire Dist. Tax Rate \$ 2.80

Ranking: High N/A Low N/A ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Park Dept. City  
Dist. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Sacramento City Water Dept. Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.94

Total Tax Rate \$ 6.379 Ranking: High \_\_\_\_\_ Low \_\_\_\_\_

OTHER

COMMENTS:

Tax Code Area 03-089 is 0.55 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1703.00. The annual difference is \$ 9.00 (Above ~~Below~~) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 54-402

Common Name Orangevale

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	San Juan	.2500		17.50	17.50
Sewerage	private			171.00	
Storm Drainage					
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Cit. Hts.	.9730		68.11	68.11
Fire Insurance				207.00	
Parks & Recreation	Sunrise	.5600		39.20	39.20
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	all agcys	6.9140		483.98	483.98
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					
TOTALS		13.1740	54.11	1949.50	922.18

Offset IRS tax advantage { 152 }  
Offset FTB tax advantage { 36 }

Net annual cost 1761.00 ÷ 12 = 146.75  
Renter Credit \$45.00 1904.50 ÷ 12 = 158.71

TAX CODE AREA: 54-426

COMMUNITY Orangevale

FIRE

Citrus Heights Fire Dist. Tax Rate \$ 0.973

Ranking: High 11 Low 15 ISO Rating: 6

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Sunrise Park Dist. Tax Rate \$ 0.56

Ranking: High 8 Low 12

WATER

San Juan Suburban Water Dist. Tax Rate \$ 0.25

Ranking: High 1 Low 10

SCHOOLS

San Juan School Dist. Operating Tax Rate \$ 4.90

Total Tax Rate \$ 6.91 Ranking: High 2 Low 14

OTHER

COMMENTS:

Tax Code Area 54-426 is 3.95 % (~~Above~~ ~~Below~~) the County-wide average. The Net total cost is \$ 1761. The annual difference is \$ 67.00 (~~Above~~ ~~Below~~) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 03-005  
Common Name Oak Park

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	Sacto	2.8000		196.00	196.00
Water	City		4.88	58.56	
Sewerage	Sac. Reg.	.2420	2.14	45.77	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage	City		4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys	6.4520		451.64	451.64
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City	5%	(2.49)	29.88	29.88
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	A.River Fld #10	.0220		1.54	1.54
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		13.813	60.73	1911.20	996.44

Offset IRS tax advantage	{ 166 }	
Offset FTB tax advantage	{ 39 }	
Net Annual cost	1706.00	142.16
Penter Credit \$45.00	1866.20	155.52

TAX CODE AREA: 03-005

COMMUNITY Oak Park

FIRE

Sacramento City Dept. City  
Fire Dist. Tax Rate \$ 2.80

Ranking: High        Low        ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Park Dept.  
Dist. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Sacramento City Water Dept. Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.94

Total Tax Rate \$ 6.452 Ranking: High        Low       

OTHER

COMMENTS:

Tax Code Area 03-005 is .7 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1706.00. The annual difference is \$ 12.00 (Above ~~Below~~) the County-wide average of \$1694.00.

# Findings by Neighborhood/Tax Code Areas

## Services and Costs:

Tax Code Area 53-046  
Common Name Parkway

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Cit. Util.	(Bi-Mo.)	2.72	16.32	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Pac.F.D.	1.3000		91.00	91.00
Fire Insurance				207.00	
Parks & Recreation	So.Gate	.8410		58.87	58.87
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys.	6.4750		453.25	453.25
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	Area #9	.1250		8.75	8.75
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					
TOTALS		13.6600	58.02	1862.19	959.35

Offset IRS tax advantage { 159 }  
Offset FTB tax advantage { 38 }

Net Annual Cost 1665.00 ÷ 12 = 139.00  
Renter Credit \$45.00 1817.19 ÷ 12 = 151.43

TAX CODE AREA: 53-046

COMMUNITY Parkway

FIRE

Pacific Fire Dist. Tax Rate \$ 1.30

Ranking: High 4 Low 15 ISO Rating: 5

Cost of Fire Insurance \$ 207.00

PARKS AND RECREATION

Southgate Park Dist. Tax Rate \$ .841

Ranking: High 1 Low 12

WATER

Citizens Utility Water Service. Monthly Service Charge \$ 1.36

Ranking: High 10 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.942

Total Tax Rate \$ 6.475 Ranking: High 6 Low 14

OTHER

COMMENTS:

Tax Code Area 53-046 is 1.70 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1665.00. The annual difference is \$ 29.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Findings by Neighborhood/ Tax Code Areas

## Services and Costs:

Tax Code Area 52-009  
Common Name Rancho Cordova

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Arden-Cordova		3.50	42.00	
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Rancho-Cordova	1.5040		105.28	105.28
Fire Insurance				186.00	
Parks & Recreation	Rancho-Cordova	.5850		40.95	40.95
Garbage	County		4.00	48.00	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys.	5.28710		370.09	370.09
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					

TOTALS		12.29510	59.76	1766.92	863.80
Offset IRS tax advantage		{ 140 }			
Offset FTB tax advantage		{ 31 }			
Net Annual Cost		1596.00		÷ 12 = 133.00	
Penter Credit \$45.00		1721.92		÷ 12 = 143.49	

TAX CODE AREA: 52-009

COMMUNITY Rancho Cordova

FIRE

Rancho Cordova Fire Dist. Tax Rate \$ 1.504

Ranking: High 2 Low 15 ISO Rating: 4/8

Cost of Fire Insurance \$ 186.00 - 253.00

PARKS AND RECREATION

Rancho Cordova Park Dist. Tax Rate \$ 0.585

Ranking: High 7 Low 12

WATER

Arden-Cordova Water Service. Monthly Service Charge \$ 3.50

Ranking: High 7 Low 10

SCHOOLS

Folsom-Cordova Unified School Dist. Operating Tax Rate \$ 3.50

Total Tax Rate \$ 5.28 Ranking: High 13 Low 14

OTHER

COMMENTS:

Tax Code Area 52-009 is 5.8 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1596.00. The annual difference is \$ 98.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 79-037  
Common Name Rio Linda

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Private			100.00	
Sewerage	Private			171.00	
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Rio Linda	1.4480		101.36	101.36
Fire Insurance				253.00	
Parks & Recreation	Co.Ser.Area 3	.5100		35.70	35.70
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All Agcys	6.7810		474.67	474.67
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		13.4160	57.61	2112.44	939.12

Offset IRS tax advantage { 155 }  
Offset FTB tax advantage { 37 }

Net Annual Cost 1920.00 + 12 = 160.00  
Renter Credit 2067.44 + 11 = 172.29

TAX CODE AREA: 79-037

COMMUNITY Rio Linda

FIRE

Rio Linda Fire Dist. Tax Rate \$ 1.448

Ranking: High 3 Low 15 ISO Rating: 5/8

Cost of Fire Insurance \$ 207.00 - 253.00

PARKS AND RECREATION

County Service Area #3 Park Dist. Tax Rate \$ 0.51

Ranking: High 9 Low 12

WATER

Private wells . Monthly Service Charge \$ 8.33

Ranking: High 7 Low 10

SCHOOLS

Grant High School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 6.781 Ranking: High 4 Low 14

OTHER

COMMENTS:

Tax Code Area 79-037 is 13.35 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1920.00. The annual difference is \$ 226.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Tax Code Areas

## Services and Costs:

Tax Code Area 79-012  
Common Name Rio Linda South

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Rio Linda	.6140	3.50	84.98	42.98
Sewerage	private			171.00	
Storm Drainage	Metro	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Rio Linda	1.4480		101.36	101.36
Fire Insurance				207.00	
Parks & Recreation	Co.Ser.Area 3	.5100		35.70	35.70
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2300		16.10	16.10
School's Total	All agcys	6.7530		472.71	472.71
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		14.0020	57.61	2049.46	980.14

Offset IRS tax advantage { 162 }  
Offset FTB tax advantage { 33 }

Net Annual Cost 1854.00 ÷ 12 = 154.50  
Renter Credit \$45.00 2004.46 ÷ 12 = 167.04

TAX CODE AREA: 79-012

COMMUNITY Rio Linda - South

FIRE

Rio Linda Fire Dist. Tax Rate \$ 1.448

Ranking: High 3 Low 15 ISO Rating: 5/8

Cost of Fire Insurance \$ 207.00 - 253.00

PARKS AND RECREATION

County Service Area # 3 ~~Park~~ Dist. Tax Rate \$ 0.51

Ranking: High 9 Low 12

WATER

Rio Linda County Water Dist. Monthly Service Charge \$ 3.50

Ranking: High 7 Low 10 (Based on 0.614 tax rate)

SCHOOLS

Grant High School Dist. Operating Tax Rate \$ 2.005

Total Tax Rate \$ 6.753 Ranking: High 5 Low 14

OTHER

COMMENTS:

Tax Code Area 79-012 is 9.45 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1854.00. The annual difference is \$ 160.00 (Above ~~Below~~) the County-wide average of \$1694.00.

## Findings by Neighborhood/ Tax Code Areas

## Services and Costs:

Tax Code Area 003-005  
 Common Name River Park

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	City	2.8000		196.00	196.00
Water	City		4.88	58.56	
Sewerage	Sac. Reg.	.2420	2.14	45.77	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage	City		4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys.	6.4520		451.64	451.64
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City 5% of utilities		(2.49)	29.83	29.83
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance	A.Riv.Flood	.0220		1.54	1.54
Reclamation					
Resources Conservation					
Cemetary					
Other Water					
Other Costs					
TOTALS		13.8130	60.73	1911.15	996.39

Offset IRS tax advantage { 182 }  
 Offset FTB tax advantage { 39 }

Net Annual Cost 1690.00  
 Renter Credit 45.00 1866.15 = 140.83  
 = 155.51

TAX CODE AREA: 003-005

COMMUNITY River Park

FIRE

Sacramento City Fire Dept. City Dist. Tax Rate \$ 2.80

Ranking: High N/A Low N/A ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Park Dept. City Dist. Tax Rate \$ N.A

Ranking: High N/A Low

WATER

Sacramento City Water Dept.  Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.94

Total Tax Rate \$ 6.452 Ranking: High 8 Low 14

OTHER

COMMENTS:

Tax Code Area 003-005 is .25 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1690.00. The annual difference is \$ 4.00 (~~Above~~ Below) the County-wide average of \$1694.00.

# Findings by Neighborhood/Tax Code Areas

## Services and Costs:

Tax Code Area 54-122  
Common Name Sierra Oaks (Crocker Road)

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Arden Pk.Vista	.6600		46.20	46.20
Sewerage	Sac. Reg.	.2420	2.55	50.69	20.09
Storm Drainage	Metro.	.2000		14.00	14.00
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Arden	1.0340		72.38	72.38
Fire Insurance				186.00	
Parks & Recreation	Mission Oaks	.5000		35.00	35.00
Garbage	County		4.40	52.80	
Tree Maintenance	County				
Clipping Removal	County				
Library	County	.2320		16.10	16.10
School's Total	All agcys.	6.35		444.78	444.78
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs	Str.Ltg.Co.	.0900		6.30	6.30
TOTALS		13.5550	56.66	1818.06	952.14

Offset IRS tax advantage { 158 }  
Offset FTB tax advantage { 37 }

Net Annual Cost 1623.00 ÷ 12 = 135.00  
Renter Credit \$45.00 1773.06 ÷ 12 = 147.76

TAX CODE AREA: 54-122

COMMUNITY Sierra Oaks

FIRE

Arden Fire Dist. Tax Rate \$ 1.034

Ranking: High 10 Low 15 ISO Rating: 4/9

Cost of Fire Insurance \$ 186.00 - 301.00

PARKS AND RECREATION

Mission Oaks Park Dist. Tax Rate \$ 0.50

Ranking: High 10 Low 12

WATER

Arden Park Vista Water Dist. Monthly Service Charge \$ 4.81

Ranking: High \_\_\_\_\_ Low \_\_\_\_\_  
(Based on 0.66 yax rate)

SCHOOLS

San Juan Unififed School Dist. Operating Tax Rate \$ 4.90

Total Tax Rate \$ 6.35 Ranking: High 11 Low 14

OTHER

COMMENTS:

Tax Code Area 54-122 is 4.2 % (~~Above~~ Below) the County-wide average. The Net total cost is \$ 1623.00. The annual difference is \$ 73.00 (~~Above~~ Below) the County-wide average of \$1694.00.

## Findings by Neighborhood/Tax Code Areas

## Services and Costs:

Tax Code Area 03-007  
 Common Name Southland Park

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.	City	2.8000		196.00	196.00
Water	City		4.88	58.56	
Sewerage	Reg. San.	.2420	2.14	45.77	20.09
Storm Drainage	City				
Police Protection	City				
Traffic Control	City				
Streets & Roads	City				
Fire Protection	City				
Fire Insurance				186.00	
Parks & Recreation	City				
Garbage	City		4.00	48.00	
Tree Maintenance	City				
Clipping Removal	City				
Library	City				
School's Total	All agcys.	6.37		445.90	445.90
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax	City 5% of utilities		(2.49)	29.88	29.88
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery					
Other Water					
Other Costs					
TOTALS		13.7090	60.73	1903.92	989.16

Offset IRS tax advantage { 165 }  
 Offset FTB tax advantage { 38 }

Net Annual Cost 1701.00 ÷ 12 = 141.75  
 Renter Credit \$45.00 1858.92 ÷ 12 = 154.91

TAX CODE AREA: 03-007

COMMUNITY Southland Park

FIRE

Sacramento City Dept. City  
Fire Dist. Tax Rate \$ 2.80

Ranking: High N/A Low N/A ISO Rating: 3

Cost of Fire Insurance \$ 186.00

PARKS AND RECREATION

Sacramento City Dept.  
Park Dist. Tax Rate \$ N/A

Ranking: High N/A Low N/A

WATER

Sacramento City Water Dept. Monthly Service Charge \$ 4.88

Ranking: High 5 Low 10

SCHOOLS

Sacramento City Unif. School Dist. Operating Tax Rate \$ 4.94

Total Tax Rate \$ 6.37 Ranking: High 10 Low 14

OTHER

COMMENTS:

Tax Code Area 03-007 is .4 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1701.00. The annual difference is \$ 7.00 (Above ~~Below~~) the County-wide average of \$1694.00.

• Services and Costs:

Tax Code Area 51-028  
Common Name Wilton

<u>Service (Or Obligation)</u>	<u>Vending Agency</u>	<u>Tax Rate (L)(P)(I)</u>	<u>Service Charge</u>	<u>Annual Cost</u>	<u>IRS Deductable</u>
County Gov't	County	4.1620		291.34	291.34
City Gov't.					
Water	Private			100.00	
Sewerage	Private			171.00	
Storm Drainage					
Police Protection	County				
Traffic Control	County				
Streets & Roads	County				
Fire Protection	Wilton	.5230		36.61	36.61
Fire Insurance				253.00	
Parks & Recreation	County				
Garbage	Camarillo		4.50	54.00	
Tree Maintenance					
Clipping Removal					
Library	County	.2300		16.10	16.10
School's Total	All agcys.	6.3670		445.69	445.69
Electricity	SMUD		11.17	134.04	
Gas	PG&E		32.50	390.00	
Phone	PT&T		6.04	72.48	
Utility Tax					
Mosquito Abatement	Sacto-Yolo	.0550		3.85	3.85
Port	Sacto-Yolo	.0300		2.10	2.10
Levee Maintenance					
Reclamation					
Resources Conservation					
Cemetery	Elk Grv-Cos.	.0440		3.08	3.08
Other Water	Omochoime-	.5490		38.43	38.43
Other Costs	Hartnell				
TOTALS		11.9600	54.21	2011.72	837.20

Offset IRS tax advantage { 135 }  
Offset FTB tax advantage { 34 }  
Net Annual Cost 1843.00 + 12 = 153.58  
Renter Credit \$45.00 1966.72 + = 163.89

TAX CODE AREA: 51-028

COMMUNITY Wilton

FIRE

Wilton Fire Dist. Tax Rate \$ 0.523

Ranking: High 14 Low 15 ISO Rating: 8

Cost of Fire Insurance \$ 253.00

PARKS AND RECREATION

County Service Area Zone D Park Dist. Tax Rate \$ 0

Ranking: High N/A Low N/A

WATER

Private well xxxx ~~Water~~ Monthly Service ~~Charge~~ \$ 8.33  
(Computed monthly maintenance cost)

Ranking: High        Low       

SCHOOLS

Elk Grove Unified School Dist. Operating Tax Rate \$ 4.634

Total Tax Rate \$ 6.367 Ranking: High 10 Low 14

OTHER

COMMENTS:

Tax Code Area 51-028 is 8.8 % (Above ~~Below~~) the County-wide average. The Net total cost is \$ 1843.00. The annual difference is \$ 149.00 (Above ~~Below~~) the County-wide average of \$1694.00.

## SPECIFIC FINDINGS

1. The area with the highest tax rate (Isleton) is #5 overall.
2. The area with the highest total service charges (Carmichael) is #17 overall.
3. Wilton has the second lowest tax rate and the 4th highest overall cost.
4. The highest overall cost occurs in Rio Linda which is 13th in tax rate, 12th in service charges, 15th in tax levy, 14th in income tax offset. Private water, sewer, and a high fire insurance rate raises the total cost to #1.
5. Folsom-East has the lowest overall cost with all cost factors below the county wide average with the 25th highest income tax deduction.
6. River Park is nearest the county wide average at \$4.00 per year below the average net cost.
7. No area exactly matches the county wide average.
8. The median area in total cost is North Highlands at \$1667.00 per year, \$27.00 below the average.
9. The range of total cost is from \$1576.00 (Folsom) per year to \$1920.00 (Rio Linda) per year with the lowest being \$118.00 below and the highest \$236.00 above the average.
10. The median tax rates are Arcade (\$13.284) and Fair Oaks B (\$13.249).
11. Carmichael has the highest total for service charges - \$61.95, or \$3.40 above the county wide average.
12. Orangevale has the lowest total service charge. \$4.44 under the county average.
13. Arden, Folsom-West, and Rancho Cordova share the same annual service charges, \$59.76.
14. Sierra Oaks ranks 22 in total annual cost, and it ranks 23 in net total cost.
15. Areas without water or sewer districts servicing them - i.e. Wilton, Elverta, Rio Linda, were the top four in rank for the net total cost.

16. Of the differences from total annual cost to net total cost, 3 areas remained the same rank: Rio Linda (1), Isleton (5) and North Highlands (14).

17. Elk Grove lowers its ranking 7 steps in total cost to net cost.

18. Arcade is the median in 2 instances; total tax rate and total service charge.

19. Areas rising in their ranking when going from total to net cost are: Arcade (21 to 19); Arden (24 to 20); Carmichael (18 to 16); Citrus Heights (26 to 25); Downtown Sacramento (11 to 10); Elk Grove (25 to 17); Fair Oaks B (22 to 20); Folsom East (29 to 27); Folsom West (27 to 24); Fruitridge Pocket (15 to 13); Greenhaven (8 to 7); North Sacramento (12 to 9); Orangevale (7 to 6); Oak Park (9 to 8), Parkway (17 to 15); Rancho Cordova (28 to 26); Sierra Oaks (23 to 22); Southland Park (13 to 11); Wilton (6 to 4); Elverta (4 to 2 ).

20. Areas going lower in rank from total to net cost are: Del Paso Heights (3 to 5); Fair Oaks A (16 to 20); Foothill Farms (19 to 23); River Park (10 to 12); Rio Linda South (2 to 3).

#### GENERAL CONCLUSIONS

1. It generally costs less to own or rent a house in the unincorporated or incorporated suburbs than "downtown" or "out in the country" regardless of whether or not the neighborhood is considered affluent, middle class, or depressed.
2. It is more expensive to own or rent a house in the rural portions of the county (Elverta, Wilton) than in the cities or the suburbs. This is directly related to the additional expense of operating both a private well and a septic tank.
3. The cities of Folsom and Galt are the less expensive places to own or rent. The City of Sacramento and the City of Isleton are slightly higher than the county wide average.
4. The least expensive unincorporated suburb to reside in is Rancho Cordova. The others, in ascending order, are: Citrus Heights, Foothill Farms, Sierra Oaks, Arden, Fair Oaks, Arcade, Carmichael, Parkway, North Highlands, Fruitridge Pocket, and Orangevale.\*
5. Service charges, on a 55% - 45% ratio, make up the majority of the total cost of home ownership.

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\*The tax code area chosen for Orangevale was one in which public sewerage is not available; therefore, property was assumed to have a septic tank. The annual cost of the septic tank is the one factor which increases the cost of home ownership disproportionately in this area. This is not representative of the entire Orangevale community inasmuch as 60-75% of the area is sewered. In the sewered portions of Orangevale the cost of home ownership is similar to that in Fair Oaks.

6. On the average, the percentage of the property tax which goes to finance school operation is 47%; local government takes the remaining 53% of the total local taxes paid.
7. The difference between the highest and lowest net cost areas is \$344.00; about \$30.00 per month for the homeowner.

#### Other Observations

1. As property taxes increase the income tax offset increases.
2. The property Tax Limitation of 1972 (SB90) is forcing most local agencies to either increase existing service charges or add new ones because of the legislative ceiling it places on property taxes. The property owner can "write off" property taxes whereas he cannot "write off" service charges. As this occurs the cost of homeownership increases, yet the homeowner does not receive a comparable increase in service nor does he receive a commensurate income tax deduction.

# SUMMARY OF COST BY NEIGHBORHOOD/TAX CODE AREA

				1		2		3		4		5		6		7		8		9		10		11		12	
				Total Tax Rate	R a n k	Total Service Charge	R a n k	Total Local Tax Levy	R a n k	Total Annual Cost	R a n k	Income Tax Offset	R a n k	Net Total Cost	\$ + Avg	% Above (Below) Average	Rank Net Highest to Lowest	% of Cost - Taxes	R a n k	% of Cost- Service Charges	R a n k	% of Property Tax - Schools	R a n k	% of Pro- perty Tax Local Govt.	R a n k		
1		Arcade		13.284	14	58.76	8	933.31	17	1824.43	21	191.00	15	1633.00	-61	(3.60)	19	45.4	15	54.6	13	47.8	13	52.2	11		
2		Arden		12.979	22	59.76	5	911.68	23	1814.80	24	186.00	18	1623.00	-66	(3.90)	20	44.6	18	55.4	10	48.9	9	51.1	16		
3		Carmichael		13.071	21	61.95	1	918.12	22	1847.52	18	187.00	17	1661.00	-33	(1.95)	16	44.0	20	56.0	8	48.6	10	51.4	15		
4		Citrus Heights		13.077	20	56.26	15	966.54	10	1800.66	26	201.00	11	1599.00	-95	(5.58)	25	47.9	5	52.1	23	48.6	10	51.4	15		
5		Del Paso Heights		15.617	2	60.73	3	1127.27	2	2043.82	3	236.00	2	1806.00	+112	(6.60)	5	49.2	3	50.8	25	46.5	17	53.5	7		
6		Downtown Sacramento		13.690	8	60.73	3	991.33	6	1906.09	11	204.00	8	1702.00	+8	.50	10	58.2	1	41.8	27	46.5	17	53.5	7		
7		Elk Grove		12.196	25	61.91	2	856.87	26	1806.79	25	166.00	22	1641.00	-53	(3.10)	17	42.1	24	57.9	4	49.1	8	50.9	17		
8		Fair Oaks A		13.230	17	60.51	4	929.25	19	1862.37	16	232.00	3	1630.00	-64	(3.80)	20	49.9	2	57.1	6	49.2	7	50.8	18		
9		Fair Oaks B		13.249	15	56.66	14	934.08	16	1821.00	22	191.00	15	1630.00	-64	(3.80)	20	47.4	7	52.6	21	48.1	12	51.6	14		
10		Folsom East		11.869	28	57.14	13	833.98	29	1726.66	29	151.00	24	1576.00	-118	(6.95)	27	43.3	21	56.7	7	44.5	19	55.5	5		
11		Folsom West		12.119	26	59.76	5	851.48	27	1775.60	27	161.00	23	1615.00	-79	(4.65)	24	42.9	22	57.1	6	43.5	20	56.5	4		
12		Foothill Farms		13.233	16	57.62	11	931.46	18	1827.90	19	211.00	5	1617.00	-77	(4.55)	23	44.5	19	55.5	9	51.2	4	48.8	21		
13		Fruitridge Pocket		13.440	12	59.51	6	943.95	14	1865.07	15	193.00	14	1672.00	-22	(1.30)	13	44.9	17	55.1	11	48.1	12	51.9	12		
14		Galt		13.169	19	58.11	9	921.97	21	1826.29	20	188.00	16	1638.00	-56	(3.31)	18	45.7	14	54.3	14	41.1	21	58.9	3		
15		Greenhaven		13.923	4	60.73	3	1004.14	3	1918.90	8	177.00	19	1741.00	+47	2.80	7	47.5	6	52.5	22	46.4	18	53.6	6		
16		Isleton		16.286	1	54.21	16	1140.02	1	2043.54	5	238.00	1	1806.00	+112	6.60	5	49.9	2	50.1	26	30.3	23	69.7	1		
17		North Highlands		13.665	9	59.16	7	959.70	11	1874.62	14	208.00	6	1667.00	-27	(1.60)	14	45.0	16	55.0	12	49.6	6	50.4	19		
18		North Sacramento		13.718	6	60.73	3	990.67	7	1904.55	12	202.00	10	1703.00	+9	.55	9	46.8	10	53.7	18	46.5	17	53.5	7		
19		Orangevale		13.174	18	54.11	17	922.18	20	1949.50	7	188.00	16	1761.00	+67	3.95	6	41.6	25	58.4	3	52.5	3	47.5	22		
20		Oak Park		13.813	5	60.73	3	996.44	4	1911.20	9	205.00	7	1706.00	+12	.70	8	46.4	9	53.6	19	46.7	16	53.3	8		
21		Parkway		13.660	10	58.02	10	959.35	12	1862.19	17	197.00	12	1665.00	-29	(1.70)	15	45.8	13	54.2	15	47.4	14	52.6	10		
22		Rancho Cordova		12.295	24	59.76	5	863.80	25	1766.92	28	171.00	20	1596.00	-98	(5.80)	26	44.9	17	55.1	12	40.8	22	59.2	2		
23		River Park		13.813	5a	60.73	3	996.39	5	1911.15	10	221.00	4	1690.00	-4	(.25)	12	45.9	12	54.1	16	46.7	16	53.3	8		
24		Sierra Oaks		13.555	11	56.66	13	952.14	13	1818.06	23	195.00	13	1623.00	-71	(4.20)	22	46.6	8	53.4	20	46.9	15	53.1	9		
25		Southland Park		13.709	7	60.73	3	989.16	8	1903.92	13	203.00	9	1701.00	+7	.40	11	46.2	11	53.8	17	46.5	17	53.5	7		
26		Wilton		11.960	27	54.21	15	837.20	28	2011.72	6	169.00	21	1843.00	+149	8.80	4	36.2	27	63.8	1	53.2	2	46.8	23		
27		Elverta		12.433	23	57.61	12	870.31	24	2043.63	4	177.00	19	1867.00	+173	10.20	2	37.1	26	62.9	2	54.8	1	45.2	29		
28		Rio Linda		13.416	13	57.61	12	939.12	15	2112.44	1	192.00	14	1920.00	+226	13.35	1	48.9	4	51.1	24	50.5	5	49.5	20		
29		Rio Linda South		14.002	3	57.61	12	980.14	9	2049.46	2	195.00	13	1854.00	+160	9.45	3	42.3	23	57.7	5	48.2	11	51.8	13		
30																											
31		County Wide Averages		13.356		58.55		945.85		1888.08		194.00		1694.00				45.2		54.8		47.2		52.8			

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